

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on September 17, 2001, Brenda J. Gilmore and Qumi Gilmore executed and delivered to Jeffrey M. Henschel, ESQ. as Trustee for First NLC Financial Services LLC, a certain Deed of Trust securing a Promissory Note in the principal sum of \$168,000.00 payable to the order of First NLC Financial Services LLC; said Deed of Trust is recorded in Book 1409 at Page 11\*of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

\*and as reformed by Final Default Judgment and Agreed Order in DeSoto Chancery No. 05-06-0971, recorded in Trust Deed Book 2,526 at Page 790, and Book 535 at Page 267

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

NOW, THEREFORE, Household Finance Corporation II, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee, and appoint and constitute Kenneth E. Stockton as Substitute Trustee, therein, in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Household Finance Corporation II has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 2nd day of OCTOBER, 2006.

Household Finance Corporation II

By: [Signature]

Title: Vice President

By: [Signature]

Title: Vice President

STATE OF Florida )  
COUNTY OF Hillsborough ) ss

ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 2nd day of October, 2006, within my jurisdiction, the within named Scott A Whitney and James P McDermott respectively, of Household Finance Corporation II, and that for and on behalf of the said entity as its VP and VP they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 2nd day of October, 2006.

My Commission Expires:

8.13.10

Deborah J Meadows  
NOTARY PUBLIC

Brenda J. Gilmore and Qumi Gilmore  
DHGW No. 23149H  
THIS DOCUMENT PREPARED BY AND  
AFTER RECORDING PLEASE RETURN TO:  
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.  
555 Plaza West, 415 North McKinley  
Little Rock, Arkansas 72205  
Telephone No. (501) 661-1000

